

From: [REDACTED]
To: [REDACTED]
CC: [REDACTED]
Sent: 12/26/2018 3:31:39 PM
Subject: RE: Question

[REDACTED]

I have addressed this very question many times over the last 20 years. [REDACTED] is correct. CareFirst does not specify the length of time an employee can be covered while on leave of absence (paid or unpaid). Many carriers do set a time limit. Generally 1 to 6 months with 3 being the norm. If we get a written response from CareFirst it would say something like – it is up to the employer to set the policy and have it in writing.

My educated response to you is – set an expectation and put it in writing. I recommend three months maximum. Should the employee not return to work by that date, then offer the employee State Continuation of Coverage.

Regards,

[REDACTED] Supervisor



Gallagher

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From: [REDACTED]
Sent: Wednesday, December 26, 2018 10:06 AM
To: [REDACTED]
Subject: Question

Hi [REDACTED]

I got [REDACTED] out of office, see the below question I send her:

[REDACTED] the employee whose termination we rescinded last month; has been on unpaid leave. I just want to re-confirm (see below email chain from earlier this year), that it is not a problem that she is not being paid. If necessary, we would pay her to ensure she stays on insurance.

Thanks,
[REDACTED]

From: [REDACTED]@[REDACTED]
Sent: Wednesday, April 4, 2018 10:21 AM
To: [REDACTED]
Subject: RE: Question

Good morning [REDACTED] I looked in the CareFirst contract booklet and do not see anything specific to timeframes for remaining covered during a leave of absence. It may be different based on the type of leave – paid vs. unpaid. I

Regards,

[REDACTED] Account Manager



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From: [REDACTED]@[REDACTED]
Sent: Tuesday, April 03, 2018 4:25 PM
To: [REDACTED]
Subject: RE: Question

Thanks [REDACTED] this is very helpful. Regarding the below passage: How long companies maintain the coverage varies, based on company desires and any **health insurance contract requirements**, but I typically see 60 or 90 days.

Is there any requirement in our health insurance contract? Or can she stay on our insurance indefinitely until she is ready to return to work?

[REDACTED]
From: [REDACTED]@[REDACTED]
Sent: Tuesday, April 3, 2018 4:18 PM
To: [REDACTED]
Subject: RE: Question

Hello [REDACTED] I have received a response back from our HR outsourcing team:

No law requires them to PAY an employee who is out on leave.

Most non-FMLA companies (less than 50 employees) have a leave of absence policy (sample attached; page 1 only) that outlines how they will handle leaves, including how long they will maintain the employee's insurance (and the requirement that the employee continue to pay their portion). How long companies maintain the coverage varies, based on company desires and any health insurance contract requirements, but I typically see 60 or 90 days. Then, if the employee doesn't come back after that time, they are offered COBRA/state continuation. Then, if they do return, they get removed from COBRA and back to active coverage.

I hope this helps.

Account Manager



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From: [REDACTED]
Sent: Tuesday, April 03, 2018 2:20 PM
To: [REDACTED]@[REDACTED]
Subject: RE: Question

Hello [REDACTED] Thank you for the inquiry. I have reached out to our HR outsourcing team to see if they can provide some insight on this for you. I will let you know as soon as I hear back.

Regards,

[REDACTED] Account Manager



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From: [REDACTED]@[REDACTED]
Sent: Tuesday, April 03, 2018 1:43 PM
To: [REDACTED]
Subject: Question

Hi [REDACTED]

One of our employees needs to go into a [REDACTED]. We are wondering if we are required to keep her on payroll at her full salary while she is away? Ideally, we would put her on some sort of leave and keep her on the healthcare plan. If that is not an option, would she be able to stay on our insurance and pay her premium out of pocket even if she was not employed by the firm?

I know this is complex so feel free to give me a call anytime today at [REDACTED]

Thanks,

[REDACTED]